

Information to identify the case:

Debtor 1	Joel E Contreras	Social Security number or ITIN	xxx-xx-1222
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 18-28306-VFP			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Joel E Contreras
dba Aries Heating & Cooling Corp

4/5/19

By the court: Vincent F. Papalia
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Joel E Contreras
 Debtor

Case No. 18-28306-VFP
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 22

Date Rcvd: Apr 05, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 07, 2019.

db +Joel E Contreras, 221 Coolidge Avenue, Hasbrouck Heights, NJ 07604-2310
 aty William Aumenta, McElroy, Deutsch, Mulvaney & Carpenter, 1300 Mount Kemble Avenue,
 PO BOX 2075, Morristown, NJ 07962-2075
 cr +City of Salem, c/o David Crescenzi, CTC, 17 New Market Street, Salem, NJ 08079-1408
 r +Jeremiah Auerbach, United Real estate, 18-19 River Road, Fair Lawn, NJ 07410-1202
 517753643 +American Education Service, 1200 N. Seventh Street, Harrisburg, PA 17102-1419
 518014483 +City of Salem, c/o Goldenberg Mackler Sayegh, etc., 660 New Road, Suite No. 1-A,
 Northfield, NJ 08225-1668
 517753644 Continental Insurance Co., c/o Levin Clancy Foster, et al, 1615 William St,
 Fort Lee, NJ 07024
 517753646 +HSBC BANK USA, c/o Shapiro & DeNardo, LLC, 14000 Commerce Parkway,
 Mount Laurel, NJ 08054-2242
 517886509 HSBC Bank USA, National Association, as Trustee fo, Wells Fargo Bank, N.A.,
 Default Document Processing, N9286-01Y, 1000 Blue Gentian Road, Eagan MN 55121-7700
 517822007 +S.W. Anderson Sales Corp, William Aumenta, Esq, McElroy, Deutsch, Et Al.,
 1300 Mount Kemble Avenue, PO BOX 2075, Morristown, NJ 07962-2075
 517753647 +S.W. Anderson Sales Corp., c/o McElroy Deutsch, etc, 40 W Ridgewood Ave,
 Ridgewood, NJ 07450-3136
 517753648 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,
 TRENTON NJ 08646-0245
 (address filed with court: State of New Jersey, Division of Taxation, PO Box 245,
 Trenton, New Jersey 08695)
 517808085 +U.S. BANK NATIONAL ASSOCIATION, RAS Citron, LLC, 130 Clinton Road, Suite 202,
 Fairfield, NJ 07004-2927
 517753649 +U.S. Bank National Association, c/o RAS Citron, LLC, 130 Clinton Rd, Suite 202,
 Fairfield, NJ 07004-2927

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: usanj.njbankr@usdoj.gov Apr 05 2019 23:34:34 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Apr 05 2019 23:34:31 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 517820181 EDI: BANKAMER.COM Apr 06 2019 02:48:00 Bank of America, N.A., PO BOX 31785,
 Tampa, FL 33631-3785
 517824209 EDI: CAPITALONE.COM Apr 06 2019 02:48:00 Capital One Bank (USA), N.A., PO Box 71083,
 Charlotte, NC 28272-1083
 517887457 +EDI: CITICORP.COM Apr 06 2019 02:48:00 Citibank, N.A., Citibank, N.A.,
 701 East 60th Street North, Sioux Falls, SD 57104-0493
 517806784 +EDI: ECMC.COM Apr 06 2019 02:48:00 ECMC, PO BOX 16408, St Paul, MN 55116-0408
 517753645 EDI: IRS.COM Apr 06 2019 02:48:00 Department of the Treasury, IRS Service Center,
 Cincinnati, Ohio 45999
 517880971 EDI: USBANKARS.COM Apr 06 2019 02:48:00 U.S. Bank National Association,
 c/o U.S. Bank Home Mortgage,, a division of U.S. Bank N.A., 4801 Frederica Street,
 Owensboro, Kentucky 42301

TOTAL: 8

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr* +U.S. Bank National Association, RAS Citron, LLC, 130 Clinton Road, Suite 202,
 Fairfield, NJ 07004-2927

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 07, 2019

Signature: /s/Joseph Speetjens

District/off: 0312-2

User: admin
Form ID: 318

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Total Noticed: 22

Date Rcvd: Apr 05, 2019

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 5, 2019 at the address(es) listed below:

Charles G. Wohlrab on behalf of Creditor HSBC Bank USA, National Association, as Trustee for Deutsche Alt-B Securities Mortgage Loan Trust, Series 2006-AB1 cwohlrab@logs.com, njbankruptcynotifications@logs.com
Denise E. Carlon on behalf of Creditor HSBC Bank USA, National Association, as Trustee for Deutsche Alt-B Securities Mortgage Loan Trust, Series 2006-AB1 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Keith A. Bonchi on behalf of Creditor City of Salem keith@gmslaw.com
Kevin Gordon McDonald on behalf of Creditor HSBC Bank USA, National Association, as Trustee Et Al... kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com
Laura M. Egerman on behalf of Creditor U.S. Bank National Association bkyecf@rasflaw.com, bkyecf@rasflaw.com; legerman@rasnj.com
Nicholas J. Delzotti nick9151@aol.com, NJ58@ecfcbis.com
Nicholas J. Delzotti on behalf of Trustee Nicholas J. Delzotti nick9151@aol.com, NJ58@ecfcbis.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov
Vincent Commisa on behalf of Debtor Joel E Contreras vcommisa@vdcclaw.com

TOTAL: 9